

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GLENN B. ZILCH  
PATRICIA A ZILCH  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Repondents.

Case No.:12-23355

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 25, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/29/2012 and confirmed on 8/21/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		114,454.18
Less Refunds to Debtor	3,388.28	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>111,065.90</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	4,227.07	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>4,227.07</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 0831	0.00	52,161.00	0.00	52,161.00
	CHASE AUTO FINANCE(*) Acct: 1904	2,027.49	2,027.49	69.12	2,096.61
					<b>54,257.61</b>

Priority					
	WILLIAM F DANNHARDT ESQ Acct:	0.00	0.00	0.00	0.00
	GLENN B. ZILCH Acct:	0.00	0.00	0.00	0.00
	GLENN B. ZILCH Acct:	3,388.28	3,388.28	0.00	0.00
	ALLY FINANCIAL(*) Acct: 1605	6,454.24	6,454.24	0.00	6,454.24
	LAKEVIEW LOAN SERVICING LLC Acct: 0831	0.00	0.00	0.00	0.00
	ALLY FINANCIAL(*) Acct: 1605	0.00	0.00	0.00	0.00
					<b>6,454.24</b>

Unsecured					
	SALLIE MAE INC O/B/O USAF** Acct: 7847	0.00	0.00	0.00	0.00
	THE CBE GROUP++ Acct: 3045	0.00	0.00	0.00	0.00
	SALLIE MAE GUARANTEE SVCS INC** Acct: 0925	0.00	0.00	0.00	0.00
	DISCOVER PERSONAL LOANS** Acct: 8015	11,954.12	11,954.12	0.00	11,954.12
	FIFTH THIRD BANK** Acct: 0828	15,825.87	15,825.87	0.00	15,825.87
	ECAST SETTLEMENT CORP Acct: 6875	1,321.96	1,321.96	0.00	1,321.96
	PRA/PORTFOLIO RECOVERY ASSOC	11,372.01	11,372.01	0.00	11,372.01

12-23355

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 4777				
	PNC BANK NA	489.15	489.15	0.00	489.15
	Acct: 7036				
	PNC BANK NA	4,576.74	4,576.74	0.00	4,576.74
	Acct: 7834				
	AMERICAN INFOSOURCE LP O/B/O MIDL	587.13	587.13	0.00	587.13
	Acct: 3078				
	BERNSTEIN-BURKLEY PC (FORMERLY F	0.00	0.00	0.00	0.00
	Acct:				
	S JAMES WALLACE ESQ	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 46,126.98

TOTAL PAID TO CREDITORS

106,838.83

TOTAL

CLAIMED 6,454.24

PRIORITY 2,027.49

SECURED 46,126.98

Date: 08/25/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

GLENN B. ZILCH  
PATRICIA A ZILCH  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:12-23355

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Glenn B. Zilch  
 Patricia A Zilch  
 Debtors

Case No. 12-23355-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Aug 28, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2017.

db/jdb  
 cr +Glenn B. Zilch, Patricia A Zilch, 600 Mayville Avenue, Pittsburgh, PA 15226-1326  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, N.A., PO Box 15019, Wilmington, DE 19886-5019)  
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
 Pittsburgh, PA 15212-5860  
 13413335 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 13497563 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 13413336 +Che Group, Po Box 900, Waterloo, IA 50704-0900  
 13413337 +Chase Manhattan, Attn: Bankruptcy Research Dept, P.O. Box 24696, Columbus, OH 43224-0696  
 13413338 +Chela/Sallie Mae, Attn: Claims Department, Po Box 9500, Wilkes-Barre, PA 18773-9500  
 13431972 +Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, TX 75243-4652  
 13430936 +JP Morgan Chase Bank N.A., 201 N. Central Avenue, AZ1-1191, Phoenix, AZ 85004-1071  
 13765026 +Lakeview Loan Servicing, LLC, P.O. Box 840, Buffalo, New York 14240-0840  
 13416230 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13413342 +Pnc Bank, P.o.box 3180, Pittsburgh, PA 15230-3180  
 13413343 +Pnc Ne Er, 4661 E Main St, Columbus, OH 43213-3298  
 13575760 eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 29 2017 01:39:57  
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 13413334 +E-mail/Text: ally@ebn.phinsolutions.com Aug 29 2017 01:23:02 Ally Financial,  
 200 Renaissance Ctr, Detroit, MI 48243-1300  
 13438149 +E-mail/Text: ally@ebn.phinsolutions.com Aug 29 2017 01:23:02 Ally Financial,  
 c/o Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004  
 13435134 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 29 2017 01:40:05  
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,  
 Oklahoma City, OK 73126-8941  
 13413339 +E-mail/Text: dplbk@discover.com Aug 29 2017 01:24:25 Discover Personal Loans,  
 Po Box 30954, Salt Lake City UT 84130-0954  
 13413340 +E-mail/Text: collectionbankruptcies.bancorp@53.com Aug 29 2017 01:24:31 Fifth Third Bank,  
 Mz-Bankruptcy East-Rscbte, 1830 East Paris Ave. Se, Grand Rapids, MI 49546-6253  
 13429885 E-mail/PDF: gecsed@recoverycorp.com Aug 29 2017 01:30:45 GE Capital Retail Bank,  
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
 13413341 +E-mail/PDF: gecsed@recoverycorp.com Aug 29 2017 01:30:06 Gemb/care Credit,  
 Attn: bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 13519118 +E-mail/Text: bknotice@ncmlc.com Aug 29 2017 01:24:06 National Capital Management, LLC.,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
 13570817 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 29 2017 01:31:20  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
 13438662 E-mail/PDF: pa\_dc\_litigation@navient.com Aug 29 2017 01:30:13  
 Sallie Mae Inc. on behalf of USA FUNDS, Attn: Bankruptcy Litigation Unit E3149,  
 P.O. Box 9430, Wilkes-Barre, PA 18773-9430

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Lakeview Loan Servicing, LLC  
 cr Lakeview Loan Servicing, LLC  
 cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
 MEMPHIS, TN 38125-1741  
 13577003\* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

TOTALS: 2, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dbas  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Aug 28, 2017

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Lakeview Loan Servicing, LLC [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
Andrew F Gornall on behalf of Creditor Lakeview Loan Servicing, LLC [agornall@goldbecklaw.com](mailto:agornall@goldbecklaw.com),  
[bkggroup@goldbecklaw.com](mailto:bkggroup@goldbecklaw.com); [bkggroup@kmlawgroup.com](mailto:bkggroup@kmlawgroup.com)  
Ann E. Swartz on behalf of Creditor Lakeview Loan Servicing, LLC [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
Ann E. Swartz on behalf of Creditor Bank Of America, N.A. [ecfmail@mwc-law.com](mailto:ecfmail@mwc-law.com)  
James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC [bkggroup@kmlawgroup.com](mailto:bkggroup@kmlawgroup.com)  
Marisa Myers Cohen on behalf of Creditor Lakeview Loan Servicing, LLC [mcohen@mwc-law.com](mailto:mcohen@mwc-law.com)  
Matthew John McClelland on behalf of Creditor Lakeview Loan Servicing, LLC  
[bkggroup@kmlawgroup.com](mailto:bkggroup@kmlawgroup.com)  
Office of the United States Trustee [ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov)  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company [pashcroft@bernsteinlaw.com](mailto:pashcroft@bernsteinlaw.com),  
[ckutch@ecf.courtdrive.com](mailto:ckutch@ecf.courtdrive.com); [acarr@bernsteinlaw.com](mailto:acarr@bernsteinlaw.com)  
Ronda J. Winnecour [cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department [sjw@sjwpgh.com](mailto:sjw@sjwpgh.com),  
[Equitablebankruptcy@peoples-gas.com](mailto:Equitablebankruptcy@peoples-gas.com); [srk@sjwpgh.com](mailto:srk@sjwpgh.com)  
William F. Dannhardt on behalf of Joint Debtor Patricia A Zilch [wfdesquire@gmail.com](mailto:wfdesquire@gmail.com)  
William F. Dannhardt on behalf of Debtor Glenn B. Zilch [wfdesquire@gmail.com](mailto:wfdesquire@gmail.com)

TOTAL: 13